

## Senate Bill No. 1105

### CHAPTER 446

An act to add Section 10111.7 to the Insurance Code, relating to life insurance.

[Approved by Governor September 30, 2005. Filed with  
Secretary of State September 30, 2005.]

#### LEGISLATIVE COUNSEL'S DIGEST

SB 1105, Speier. Life insurance: travel.

Existing law generally regulates life insurance.

This bill would prohibit an insurer from taking specified actions relating to issuing, renewing, or rating a life insurance policy based solely upon the applicant's or insured's past or future lawful travel destinations. The bill would allow an insurer to exclude or limit coverage, or refuse to issue a policy, based upon lawful travel, or charge a different rate, when that action is based upon sound actuarial principles or is related to actual and reasonably expected experience.

*The people of the State of California do enact as follows:*

SECTION 1. Section 10111.7 is added to the Insurance Code, to read:

10111.7. (a) An insurer shall not deny or refuse to accept an application for life insurance, or refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a policy of life insurance, or charge a different rate for the same life insurance coverage, based solely upon the applicant's or insured's past or future lawful travel destinations.

(b) Nothing in this section shall prohibit an insurer from excluding or limiting coverage under a life insurance policy, or refusing to offer life insurance, based upon lawful travel, or from charging a different rate for that coverage, when that action is based upon sound actuarial principles or is related to actual and reasonably expected experience.